

DETAILED ACTION

The following is a supplemental Notice of Allowance. In the original issue document, claim 11 was referred to as canceled in certain locations and as active in other locations. Claim 11 has been canceled and this supplemental Office Action is being submitted to clarify as such.

The remainder of this document contains the same allowability material as in the original allowance.

Response to Amendment

This Office Action is responsive to Applicant's response filed December 7, 2009 and the Board of Patent Appeals and Interferences decision on October 8, 2009.

The amendment contains original claims: 2-5, 7, 9-10, 13, 15-18, 20, 24-27, 29.

The amendment contains amended claims: 1, 6, 8, 12, 14, 19, 21-23 and 28.

Claim 11 is canceled.

EXAMINER'S AMENDMENT

An examiner's amendment to the record appears below. Should the changes and/or additions be unacceptable to applicant, an amendment may be filed as provided by 37 CFR 1.312. To ensure consideration of such an amendment, it **MUST** be submitted no later than the payment of the issue fee.

Authorization for this examiner's amendment was given in a telephone interview with Attorney Tarek Fahmi on February 23, 2010.

Claim 8 is amended to read:

A system for permitting real-time access by a customer to billing information in an Internet bill presentment and payment environment, the system comprising: a consolidator ~~module~~ server; and a biller module ... [remainder of claim as submitted on 12/7/2009].

Claim 9 is amended to read:

The system of claim 8 wherein the consolidator ~~module~~ server includes: ... [remainder of claim as submitted on 12/7/2009].

Claim 21 is amended in the last line to read:

[claim as submitted on 12/7/2009]...request from the request handler, permitting access by the customer to billing information from the biller.

Allowable Subject Matter

Claims 1-10 and 12-29 are allowed. The following is an examiner's statement of reasons for allowance: the prior art fails to teach or suggest the limitations of the independent claims.

The primary difference between the claimed invention and the prior art is the implementation of a biller server including a sever object, a request handler connected to the server object, and an implementation object which receives requests from the request handler.

Any comments considered necessary by applicant must be submitted no later than the payment of the issue fee and, to avoid processing delays, should preferably accompany the issue fee. Such submissions should be clearly labeled "Comments on Statement of Reasons for Allowance."

Conclusion

Any inquiry concerning this communication should be directed to Jennifer Liversedge whose telephone number is 571-272-3167. The examiner can normally be reached on Monday - Friday, 8:30 AM - 5 PM.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Kambiz Abdi can be reached at 571-272-6702. The fax number for the organization where the application or proceeding is assigned is 571-273-8300.

Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see <http://pair-direct.uspto.gov>. Should

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you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free).

/Jennifer Liversedge/

Primary Examiner, Art Unit 3684